

Resources

Visit the LiteBlue new hire page for benefit information, deadlines, and more!



liteblue.usps.gov/newhirebenefits

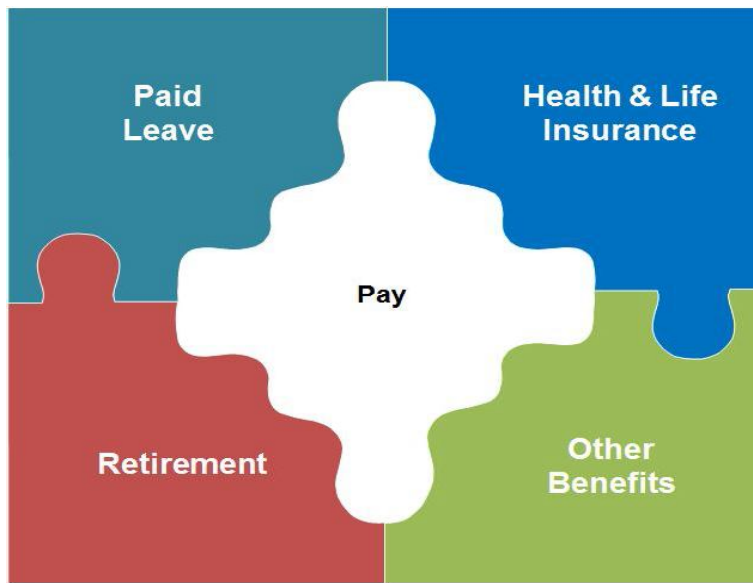
We have programs and resources to support your wellness because we are committed to the wellbeing of our employees.



liteblue.usps.gov/wellness

Your Total Compensation

Your total compensation package at the Postal Service is more than just what you're taking home in your pay check. Your employee benefits are part of your compensation package. You have access to hundreds of health insurance plans, a competitive retirement plan, paid annual and sick leave, and a myriad of other wonderful benefits.



Benefits at a Glance

Health

The Postal Service participates in the Federal Employees Health Benefits (FEHB) Program, which provides excellent coverage and flexibility with the majority of the cost paid by the Postal Service. There are many plans available, including Fee-For-Service, Health Maintenance Organizations (HMOs), High Deductible and Consumer-Driven Health Plans. Employee premium contributions are not subject to most taxes, making health insurance even more affordable.

If you are enrolled in the USPS Health Benefits Plan at the time of your conversion to a career position, that enrollment is terminated about 30 days after your conversion, or the day before your FEHB coverage begins; whichever comes first.

Benefits help you achieve balance BUT ONLY if you know what you have and how to make the most of them

Dental and Vision

You are eligible to participate in the Federal Employees Dental and Vision Insurance Program (FEDVIP). While you pay the full cost, this group insurance offers excellent coverage at rates made even more affordable because premium contributions are not subject to taxes.

Flexible Spending Accounts

Career employees may participate in the Flexible Spending Accounts (FSA) Program. Tax-free FSA contributions can be used to cover most out-of-pocket health care and dependent care (e.g. daycare) expenses.

Life Insurance

The Postal Service offers coverage through the Federal Employees' Group Life Insurance Program (FEGLI). You are auto-enrolled in Basic coverage. The cost of basic coverage is fully paid by the Postal Service, with the option to purchase additional coverage through payroll deductions.

Long Term Care Insurance

You may enroll in the Federal Long Term Care Insurance Program (FLTCIP), which insures for the costs of receiving long-term care (for example, nursing home, assisted living, or in-home care), which typically are not covered by health insurance or Medicare.

Retirement

Newly hired or converted employees are covered by the Federal Employees Retirement System (FERS), a three part retirement system comprised of your Annuity (pension), Social Security, and the Thrift Savings Plan (TSP). Retirement eligibility is determined by your age and number of years of creditable service.

Thrift Savings Plan

You may contribute to the Thrift Savings Plan (TSP), which is similar to 401(k) retirement savings plans offered by private sector employers. You may contribute to TSP on a tax-deferred or after-tax basis, and will receive automatic and matching contributions (up to 5 percent of pay) from the Postal Service. Employees must contribute at least 5 percent of their basic pay to get the full matching contributions.

Social Security & Medicare

Newly hired postal employees are covered under Social Security and Medicare.

Holidays

The Postal Service observes 10 holidays each year.

Be on the lookout for your...

Rights & Benefits Package

This package has all the information and forms you need to enroll in benefits.

Thrift Savings Plan (TSP) Pin/Password

This is different from your *PostalEASE*[®] pin that grants you access to LiteBlue and *PostalEASE*[®] to enroll in your employee benefits. Your TSP pin/password is for access to your TSP account on tsp.gov.

***You should
receive them via
mail within 2
weeks after your
conversion date.***

**Didn't receive your pin/
password or package?**

**Contact HRSSC at
1-877-477-3273, option 5;
TTY 1-866-260-7507 for the
Rights & Benefits package.**

**Contact TSP at
1-877-968-3778; TDD
1-877-847-4385 for your TSP
pin/password**

Leave

The Postal Service offers annual (vacation) and sick leave. Newly hired bargaining unit employees earn 13 days of annual leave per year for the first 3 years, increasing to 20 days per year after 3 years of service, and up to 26 days per year after 15 years of service. *New Career employees have a 90-day qualifying period before annual leave can be used.* In addition, full-time employees earn 13 days of sick leave a year. Unused annual leave can be carried over to the next leave year up to a certain carryover maximum. There is no limit to the amount of carryover for unused sick leave. Annual and sick leave is prorated based upon paid hours for part-time employees.

Commuter Program

This program offers tax-free purchase of public transportation and parking, up to the IRS maximums, to reduce out-of-pocket costs for employees who choose to participate.

Employee Assistance Program

At varying times in each of our lives we must face personal challenges. Some problems are easily resolved, but others can best be solved with professional assistance. The Postal Service provides free access to an Employee Assistance Program (EAP) for all employees and their families. EAP is more than just another benefit. It's a time-saving, stress-relieving, powerful tool that helps put resources at your fingertips and supports you in reaching your full potential. Check out www.EAP4YOU.com for more information.

Enrollment Deadlines!

Please keep in mind there are enrollment deadlines you must meet in order to enroll in certain benefits. Your enrollment window begins on the effective date of your conversion to career.

BENEFIT TYPE	ENROLLMENT TIMELINE
Health Benefits (FEHB)	60 days
Dental and Vision Insurance (FEDVIP)	60 days
Flexible Spending Accounts (FSA)	60 days
Life Insurance (FEGLI)	60 days
Thrift Savings Plan (TSP)	Automatically enrolled at 3% — change at any time
Long Term Care Insurance (FLTCIP)	60 days*
Commuter Program	Enroll at any time

**You may apply at any time, but have 60 days to apply with an abbreviated underwriting*

Stay In The Know

Over time benefits can change.

Please visit <https://liteblue.usps.gov/benefits> for the most up to date information.

Review your Rights & Benefits package for more benefits information and instructions on how to enroll.



Remember to call the HRSSC if you need help!

